

EXHIBIT D

Irina Gornovskaya
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Burnsville, MN 55337
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Dear Judge Robart ,

My name is Irina Gornovskaya, I am writing this letter in support of Pavel's Rombakh. I have known Pavel as his former employee since 2005. I know Pavel as a very lawful and compliant person. Since day one of my employment, I and my co-workers were admiring him not only because he was our boss from another country but because he was a very fair and truthful person. As long as I have known him he has been a man of high morals, held high business principles and most importantly, standards. There were so many examples even at work when Pavel showed his compliance to law and regulations while other loan officers could walk around certain items with borrowers for the sake of profit. Pavel never did and he always asked us to be very diligent and do everything according to mortgage regulations.

I would just share couple examples, there are certain rules regarding time frame on the mortgage disclosures, some of them should be signed several times during the transaction. We had many borrowers who were upset with number of documents they have to sign and send us back, some of the disclosures should reflect original signatures, meaning that borrowers have to sign them and send via mail. What could cause some expenses for mail delivery, copying or faxing. However, sometimes borrowers refused to sign and offered LO or processor sign for them. This was absolutely not allowable. We were very strict with that, when we addressed such issues to Pavel, he was telling us that it is better to lose one upset customer than get sued and destroy the reputation and his name. We always checked all the signatures and how they match initial or final documents. That experience still helps me at my current job where I often see that sometimes documents are signed by odd people or signatures do not match through the file. Even now I know that some loan officers or lenders do not comply with current mortgage regulations and I see that every day, because my main responsibility at work review the closed loan packages and issue number of exceptions or denial on purchasing loans through the secondary market.

Pavel was always an example of a successful business professional, however he also was a person who really cares about those who are in need and was very responsive to requests from people.

Pavel came from the country where these values are not the main priority or well developed. However I was amazed by how he treated people, especially those who needs help. I remember how he opened a new department that got the name of "Good Deeds". The purpose of that department was to help anybody who needed help at that moment. The nature of help was giving a person information that he can't find or not able to find. We were getting phone calls from people who needed help with translation, or who got lost and could not find directions, sometimes people were just calling because they felt lonely, especially elderly people. We were helping to locate pharmacies, insurance companies, etc. The service for people was absolutely free, even though they were not our customers. I also remember one phone call from a man who was very sad. His dad just passed away and his family was financially broke, he called and just wanted to talk, because he didn't know what to do. I told about my conversation with that guy to Pavel, and Pavel reaction was to offer him help either financial or other.

When I found out what happened to Pavel, to be honest I could not believe. I just can't believe that Pavel could knowingly violate the law. But things can happen to people even though they always did everything right. I don't know the details of the case, but I am sure that Pavel would never put his family into any kind of jeopardy. He raised 4 beautiful and successful kids and he already has grandkids, who really need him now. His elderly parents, whom he fully supports, will not survive without him, he is their life and pride. Even regular people, with whom Pavel deals on a regular basis needs him.

I would only wanted to ask the court be lenient to Pavel and consider all the positive things that Pavel did for his community, friends and family.

If you need any additional information, please feel free to contact me any time (651) 468-5697.

Regards,
Irina Gornovskaya.

